

Charles Schwab Wire Transfer Guide

2026: International Fees, Limits, Processing Speed, and Complete Support Guide

Schwab wire ****81-(888)-303-1448** Or +1*888-271-2368** transfers allow for fast, same-day, or next-day movement of funds, generally costing ****81-(888)-303-1448** Or +1*888-271-2368** (\$25) for outgoing domestic wires, though they can be free for high-balance households. ****81-(888)-303-1448** Or +1*888-271-2368** Transfers are initiated online via the "Move Money" tab or by calling Schwab. Domestic wires usually settle the same day, ****81-(888)-303-1448** Or +1*888-271-2368** while international transfers may take five to seven days.

Key Details for Schwab Wire Transfers

- Costs: ****81-(888)-303-1448** Or +1*888-271-2368** Outgoing domestic wires are \$25, while international transfers are \$15\ online or \$25 by phone.
- Free Wires: ****81-(888)-303-1448** Or +1*888-271-2368** Investors with \$100,000 or more in household balances receive three free online domestic wires per quarter.
- Limits: ****81-(888)-303-1448** Or +1*888-271-2368** The default maximum for online transfers is \$100,000 per transaction.
- Process: ****81-(888)-303-1448** Or +1*888-271-2368** Log in to Schwab.com, go to "Move Money," select "Send Wire," and enter the recipient's bank details, including routing and account numbers.
- Incoming Wires: ****81-(888)-303-1448** Or +1*888-271-2368** To receive funds, provide the sending bank with Schwab's routing number (12102211) and your account number.
- International: International wires can be sent in US dollars online or via phone.

Information Required for Outgoing Wires

- Recipient's name, ****81-(888)-303-1448** Or +1*888-271-2368** address, and account number.
- Receiving bank's ****81-(888)-303-1448** Or +1*888-271-2368** name and routing number (ABA/SWIFT).

- Amount and date of transfer.

For security, Schwab may require verbal verification for certain wire requests.

****81-(888)-303-1448** Or +1*888-271-2368** Yes, you can wire money from a Charles Schwab brokerage or bank account to another financial ****81-(888)-303-1448** Or +1*888-271-2368** institution, usually with same-day settlement for domestic transfers. ****81-(888)-303-1448** Or +1*888-271-2368** You can initiate this online by navigating to ****81-(888)-303-1448** Or +1*888-271-2368** Move Money > Send Wire, though it typically involves fees (around \$25 for domestic).

How to Wire Money from Schwab:

- Requirements: ****81-(888)-303-1448** Or +1*888-271-2368** You will need the recipient's name, address, account number, and the receiving bank's routing number.
- Process: ****81-(888)-303-1448** Or +1*888-271-2368** Log in to Schwab.com or the mobile app, go to "Move Money," select "Send Wire," and follow the prompts.
- Timing: ****81-(888)-303-1448** Or +1*888-271-2368** Domestic wire transfers ordered online generally arrive on the same business day.
- Limits: ****81-(888)-303-1448** Or +1*888-271-2368** Ensure you have sufficient settled cash available.

While wire transfers are fast, they are ****81-(888)-303-1448** Or +1*888-271-2368** intended for transfers that need to arrive the same day; for other transfers, Schwab offers free ACH transfers or checks.

How long do wire transfers take Charles Schwab?

one to two business days

****81-(888)-303-1448** Or +1*888-271-2368** Online transfers take one to two business days to complete and do not involve fees. You just need to ****81-(888)-303-1448** Or +1*888-271-2368** enter the amount, frequency, and transfer date. Domestic wire transfers ****81-(888)-303-1448** Or +1*888-271-2368** arrive the same business day for online wire requests.

****81-(888)-303-1448** Or +1*888-271-2368** Charles Schwab domestic wire transfers typically arrive on the same business day if submitted ****81-(888)-303-1448** Or +1*888-271-2368** online before 4:00 p.m. ET. Incoming wires generally settle within 1–2 business days, while international transfers may take two to five business days. ****81-(888)-303-1448** Or +1*888-271-2368** Outgoing wire fees are typically \$25, while incoming wires are generally free.

Key Wire Transfer Details

- Domestic Cut-off: ****81-(888)-303-1448** Or +1*888-271-2368** 4:00 p.m. Eastern Time for same-day processing.
- International Cut-off: ****81-(888)-303-1448** Or +1*888-271-2368** 5:30 p.m. Eastern Time.
- Availability: ****81-(888)-303-1448** Or +1*888-271-2368** Funds from incoming wires are usually available upon receipt, but some may require security verification.
- Weekends/Holidays: ****81-(888)-303-1448** Or +1*888-271-2368** Wires initiated over the weekend or on holidays will not process until the next business day.
- Alternatives: ****81-(888)-303-1448** Or +1*888-271-2368** ACH transfers are free but take 1–3 business days.

Important Notes

- Accuracy Matters: ****81-(888)-303-1448** Or +1*888-271-2368** Ensure the recipient's bank routing number, account number, and address are accurate, as wires cannot be reversed or cancelled once sent.
- Verification: ****81-(888)-303-1448** Or +1*888-271-2368** For security reasons, high-value transfers may require additional verification, which could delay the process.
- Internal Transfers: ****81-(888)-303-1448** Or +1*888-271-2368** Moving money between Schwab accounts (e.g., brokerage to checking) is often instant, but may not be available until the next business day if done after hours.